

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 William J Glah, Jr  
 Margaret R Glah  
 Debtors

Case No. 17-18296-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Lisa  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jan 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 21, 2018.

db/jdb +William J Glah, Jr, Margaret R Glah, 1179 Foxview Rd, Pottstown, PA 19465-7368  
 14025566 +Aes/pheaa, Po Box 61047, Harrisburg, PA 17106-1047  
 14025573 +ESTATE OF ELIZABETH F GLAH, DECEASED, CO TOSCANI AND LINDROS LLP, 400 BERWYN PARK,  
 899 CASSATT ROAD STE 320, Berwyn, PA 19312-1190  
 14037132 +ESTATE OF ELIZABETH F GLAH, DECEASED, CO TOSCANI AND LINDROS LLP, 400 BERWYN PARK,  
 Berwyn, PA 19312-1386  
 14025572 +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241  
 14025574 +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002  
 14037137 +JH PORTFOLIO DEBT EQUITIES, 5757 PHANTOM DR STE 225, Hazelwood, MO 63042-2429  
 14037139 +KELLY SHOWERS, 2901 NEW HANOVER SQUARE RD, Gilbertsville, PA 19525-9207  
 14037142 +OWEN J ROBERTS SCHOOL DISTRICT, 901 RIDGE RD, Pottstown, PA 19465-8402  
 14037143 PENNSYLVANIA DEPARTMENT OF REVENUE, BANKRUPTCY DIVISION, 393 Walnut Street, REVENUE TOWER,  
 Harrisburg, PA 17128-0393  
 14025577 +PNC Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707  
 14025578 +PNC Bank, Po Box 8703, Dayton, OH 45401-8703  
 14037146 +THOMAS GLAH, 124 ICEDALE RD, Honey Brook, PA 19344-8509  
 14037148 TY GOVATOS, 2A COVELAND NORTH, North Bergen, NJ 07047  
 14025579 Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: richard@lipowlaw.com Jan 20 2018 02:14:23 RICHARD N. LIPOW, Lipow Law Office,  
 629 Swedesford Road, Malvern, PA 19355

tr +E-mail/Text: bncnotice@phl3trustee.com Jan 20 2018 02:15:44 WILLIAM C. MILLER, Esq.,  
 Chapter 13 Trustee, P.O. Box 1229, Philadelphia, PA 19105-1229  
 smg E-mail/Text: bankruptcy@phila.gov Jan 20 2018 02:15:21 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jan 20 2018 02:15:11 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jan 20 2018 02:14:57 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14025568 EDI: BANKAMER.COM Jan 20 2018 02:08:00 Bank Of America, Po Box 982238,  
 El Paso, TX 79998  
 14025569 E-mail/Text: bankruptcy@bbandt.com Jan 20 2018 02:14:31 Bb&t, Po Box 1847,  
 Wilson, NC 27894  
 14025567 +EDI: BANKAMER.COM Jan 20 2018 02:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 14025570 +EDI: CHASE.COM Jan 20 2018 02:08:00 Chase Card, Attn: Correspondence, Po Box 15298,  
 Wilmington, DE 19850-5298  
 14025571 +EDI: CHASE.COM Jan 20 2018 02:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14037134 +EDI: BANKAMER.COM Jan 20 2018 02:08:00 FIA CARD SERVICES N A, 655 PAPERMILL ROAD,  
 Newark, DE 19711-7500  
 14037136 EDI: IRS.COM Jan 20 2018 02:08:00 INTERNAL REVENUE SERVICE, ATT RONNETTE GREEN,  
 601 S HENDERSON ROAD, King of Prussia, PA 19406  
 14040807 +EDI: MID8.COM Jan 20 2018 02:08:00 MIDLAND FUNDING LLC, PO BOX 2011,  
 WARREN MI 48090-2011  
 14025576 +EDI: MID8.COM Jan 20 2018 02:08:00 Midland Funding, 2365 Northside Dr Ste 30,  
 San Diego, CA 92108-2709  
 14025575 +EDI: MID8.COM Jan 20 2018 02:08:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,  
 San Diego, CA 92193-9069  
 14026098 +EDI: PRA.COM Jan 20 2018 02:08:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14029485 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 20 2018 02:14:45  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14025582\* +Aes/pheaa, Po Box 61047, Harrisburg, PA 17106-1047  
 14037127\* +Aes/pheaa, Po Box 61047, Harrisburg, PA 17106-1047  
 14025584\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 14037128\* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847  
 (address filed with court: BB&T, Po Box 1847, Wilson, NC 27894)  
 14025585\* ++BB AND T, PO BOX 1847, WILSON NC 27894-1847  
 (address filed with court: Bb&t, Po Box 1847, Wilson, NC 27894)  
 14025583\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012  
 14025586\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
 14037129\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
 14025587\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14037130\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298

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User: Lisa  
Form ID: 309I

Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14025589\* +ESTATE OF ELIZABETH F GLAH, DECEASED, CO TOSCANI AND LINDROS LLP, 400 BERWYN PARK,  
899 CASSATT ROAD STE 320, Berwyn, PA 19312-1190

14025588\* +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241

14037131\* +Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374-0241

14025590\* +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002

14037133\* +Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002

14025591\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: INTERNAL REVENUE SERVICE, Insolvency Remittance,, PO BOX 21126,  
Philadelphia, PA 19114-0326)

14037135\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: INTERNAL REVENUE SERVICE, Insolvency Remittance,, PO BOX 21126,  
Philadelphia, PA 19114-0326)

14025593\* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

14037141\* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709

14025592\* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

14037140\* +Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069

14025594\* +PNC Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707

14037144\* +PNC Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707

14025595\* +PNC Bank, Po Box 8703, Dayton, OH 45401-8703

14037145\* +PNC Bank, Po Box 8703, Dayton, OH 45401-8703

14025596\* Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

14037147\* Transunion, Attn: Bankruptcy Dept., P.O. Box 1000, Crum Lynne, PA 19022

14037138 ##+JOSEPH GLAH, 120 DEAN STREET APT 3, West Chester, PA 19382-3353

TOTALS: 0, \* 28, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 21, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on January 18, 2018 at the address(es) listed below:

REBECCA ANN SOLARZ on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION  
bkgroup@kmlawgroup.com  
RICHARD N. LIPOW on behalf of Joint Debtor Margaret R Glah richard@lipowlaw.com,  
ecflipow@gmail.com/r44824@notify.bestcase.com  
RICHARD N. LIPOW on behalf of Debtor William J Glah, Jr richard@lipowlaw.com,  
ecflipow@gmail.com/r44824@notify.bestcase.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 5

<b>Information to identify the case:</b>		
Debtor 1	<b>William J Glah Jr</b>	Social Security number or ITIN <b>xxx-xx-0309</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Margaret R Glah</b>	Social Security number or ITIN <b>xxx-xx-5986</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter <b>13 12/8/17</b>
Case number:	<b>17-18296-elf</b>	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	William J Glah Jr	Margaret R Glah
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1179 Foxview Rd Pottstown, PA 19465	1179 Foxview Rd Pottstown, PA 19465
<b>4. Debtor's attorney</b> Name and address	RICHARD N. LIPOW Lipow Law Office 629 Swedesford Road Malvern, PA 19355	Contact phone (610) 251-2500 Email: <a href="mailto:richard@lipowlaw.com">richard@lipowlaw.com</a>
<b>5. Bankruptcy trustee</b> Name and address	WILLIAM C. MILLER, Esq. Chapter 13 Trustee P.O. Box 1229 Philadelphia, PA 19105	Contact phone 215-627-1377 Email: <a href="mailto:ecfemails@ph13trustee.com">ecfemails@ph13trustee.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Office Hours: <u>Philadelphia Office -- 8:30 A.M. to 5:00 P.M.</u> <u>Reading Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 1/19/18

**For more information, see page 2**

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Filing deadline: 4/22/18**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Filing deadline: 2/16/18**

**Filing deadline: 6/6/18**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the *conclusion* of the meeting of creditors

The debtor has filed a plan. This plan proposes payment to the trustee of \$542.06 per month for 60 months. **The hearing on confirmation will be held on: 3/13/18 at 10:00 AM Location: Courtroom #1, 900 Market Street, Philadelphia PA 19107**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.